

Certificate Number: 15317-PAM-DE-035958731

Bankruptcy Case Number: 20-01529



15317 PAM DE-035958731

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 31, 2021, at 5:11 o'clock PM PDT, Vernon R Spillman completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 31, 2021 By: /s/Khaira SakaluranName: Khaira SakaluranTitle: Credit Counselor

Certificate Number: 15317-PAM-DE-035958732

Bankruptcy Case Number: 20-01529



15317 PAM DE 035958732

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 31, 2021, at 5:11 o'clock PM PDT, Tracey J Spillman completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 31, 2021 By: /s/Khaira SakaluranName: Khaira SakaluranTitle: Credit Counselor